



OHIC Finalizes Network Adequacy and Provider Directory Review of Rhode Island's Four Major Commercial Health Insurers

Cranston, RI (May 17, 2022) – The State of Rhode Island Office of the Health Insurance Commissioner (OHIC) today released four market conduct examination reports that outline the results of OHIC's review of each major commercial health insurer's compliance with state law and regulation related to network adequacy and provider directories. These examinations are important steps taken by OHIC to ensure that Rhode Islanders have access to a sufficient choice of providers and timely access to the health care services promised to them under their health insurance contracts.

The four reports being issued today pertain to examinations of Blue Cross & Blue Shield of Rhode Island (BCBSRI), Neighborhood Health Plan of Rhode Island (Neighborhood), Tufts Associated Health Maintenance Organization/Tufts Insurance Company (THP), and UnitedHealthcare Insurance Company/UnitedHealthcare of New England (United). Following the examinations, all four insurers were found to be non-compliant with various areas that OHIC reviewed. OHIC issued a set of individual recommendations to each insurer directing them to implement corrective actions in each area of concern and each area deemed non-compliant with state law and regulation.

In lieu of penalties, each insurer was ordered by OHIC to make a financial investment in either the perinatal or doula workforce communities in Rhode Island. In support of doula workforce development and training, BCBSRI is investing \$100,000 and Neighborhood is investing \$75,000. THP and United are contributing to a Rhode Island Foundation fund to support Rhode Island's perinatal workforce, including support for the doula workforce community. THP is contributing \$100,000 and United is contributing \$275,000.

"Market conduct examinations like these play a significant role in OHIC's ongoing efforts to protect consumers by holding insurers accountable," Health Insurance Commissioner Patrick M. Tighe said. He continued, "While further efforts continue to be necessary in this and other areas, the corrective actions we've required of these companies and the contributions and investments that will be made will have a positive impact on improving Rhode Islanders' access to the health care services they need."

All four examinations involved a detailed review of each of the insurers' complaint and grievance processes, network adequacy, maintenance of accurate and complete provider directories, and other aspects of quality assurance. OHIC's examiners reviewed credentialing and recredentialing records, claims logs, network adequacy methodology documents, complaint reports, and other documents within a set time frame to determine if the insurers were compliant with state law and regulation. To view the full reports, please click [here](#).

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